

## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

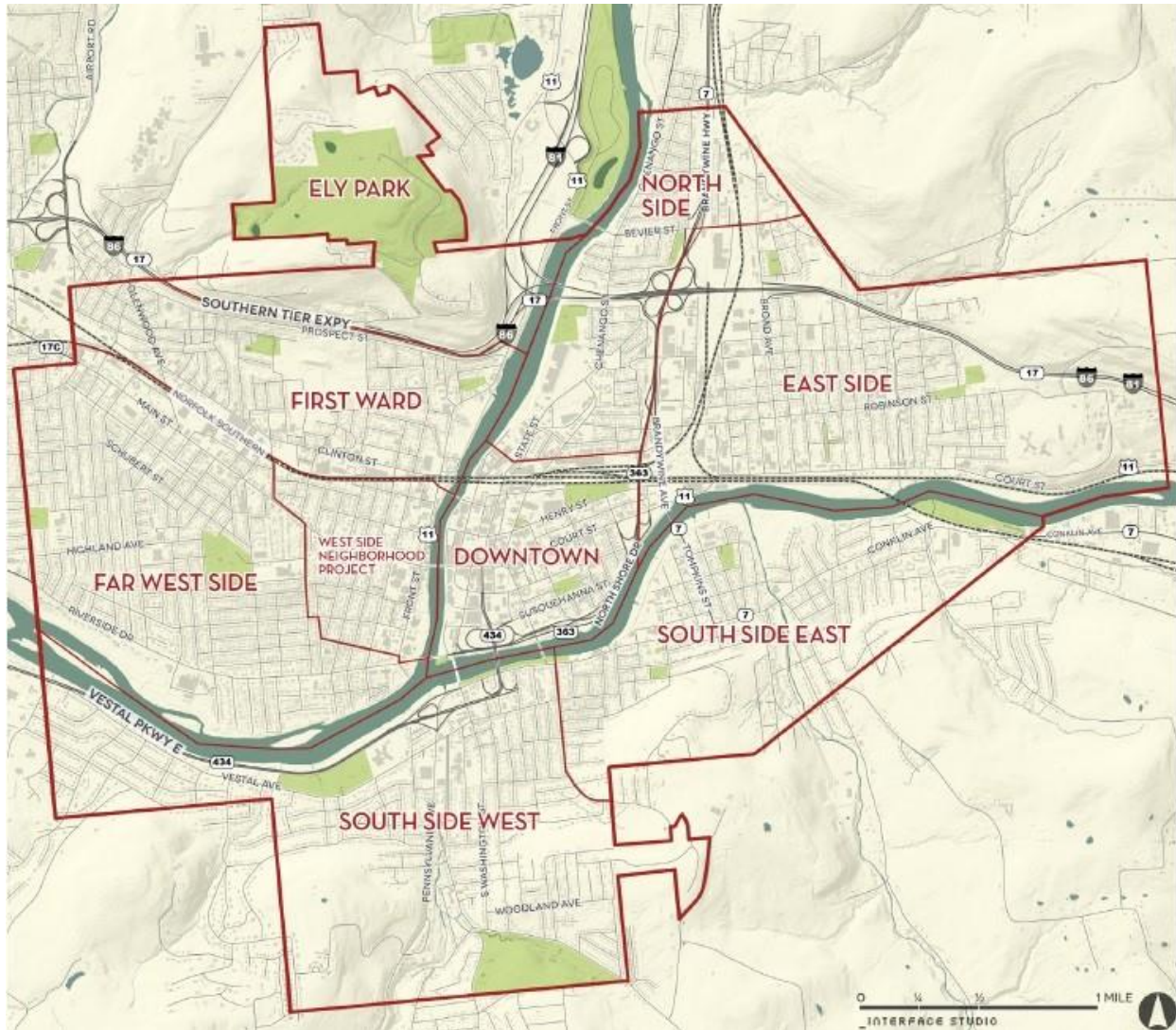
Over the past two centuries, Binghamton grew from a quiet settlement around the confluence of the Chenango and Susquehanna Rivers, to a major manufacturing center. The surrounding region was called the Valley of Opportunity by immigrants from across the country and world. Since then, many industries have left the valley and the city has shrunk in population. Although still the main city for the Binghamton Metropolitan Statistical Area, which includes a quarter of a million people in Broome and Tioga Counties, the population of the city has spread to surrounding towns and villages, such as the Towns of Vestal or Union, or the villages of Johnson City or Port Dickinson. Over the last few years, the population has stabilized, and the city now is a diverse mixture of people and cultures. The local manufacturing sector still remains, but it is a shadow of its former self. Such companies as Lockheed Martin or BAE, still remain in the area, but the largest employers now are Binghamton University in Vestal and the two hospital systems: Lourdes and United Health Services.

Some older, long term-residents remember the impact of Endicott Johnson and the philanthropy that successful industry could provide. The area is replete with donated parks and green spaces. The region is known for its carousels, all of which are still free to. The antique architecture of its residential and commercial buildings are still wonders to behold.

The purpose of this document is to provide an established plan for utilizing HUD funds over the next half decade to address the consequences, both good and bad, of the area's historical legacy. This plan shall work in tandem with the Comprehensive Plan adopted in 2014 and available at <http://www.binghamton-ny.gov/blueprint-binghamton-comprehensive-plan> and draws from surveys done for that project as well as a residential market analysis available at <http://www.binghamton-ny.gov/residential-market-analysis>. This plan will reference the neighborhoods described in the Blueprint Binghamton Plan and as shown on the following map to maintain consistency. In addition, an Analysis of Impediments to Fair Housing Plan shall be submitted to HUD prior to this Consolidated Plan that will also provide guidance for ensuring that all residents are treated equally.

Despite multiple flooding disasters, economic downturns, and the opioid crisis the City strives onwards, to meet the challenges of the 21st Century, and the people and businesses of the City will move forward together.

The recent 2020 coronavirus pandemic has thrown all previous expectations and long-term strategies out the window. This plan now reflects best estimates for the next few years with accounting for funding for health concerns. As the dynamic nature of this disease and the ever-changing necessary responses change in the future, new strategies and projects to address the disease's impacts will be implemented.



**Neighborhood Map**

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

This plan has nine goals that will be discussed in more detail and addressed through even more projects. The goals are based on matching needs identified through summations of feedback from the public and stakeholders. These goals are to 1) increase home ownership rates, 2) reduce blight, 3) eliminate homelessness, 4) modernize infrastructure, 6) provide services for the underserved, 7) revitalize the economy of Binghamton, 8) Increase safety, and 9) improve public health.

### **3. Evaluation of past performance**

The City has managed to meet many of its past objectives, but severe funding cuts have decreased the ability for the City and its grant sub-recipients to maintain previous levels of service quality. Owner occupancy rates over the last several years have increased slightly despite the population shrinking. Dozens of blighted buildings in the community have been removed. The City was also the first city in the country to eliminate veteran homelessness.

### **4. Summary of citizen participation process and consultation process**

The City has a Community Development Advisory Council made up of eleven appointees selected by the mayor and council members to act as the voice of the residents per the Citizen Participation Plan. This committee typically meets once a month City Planning Office and meetings are open to the public. CDAC members are also encouraged to do local outreach in their neighborhoods to seek additional comments or suggestions. The CDAC provides recommendations on the City's Consolidated and Annual Action Plans.

Two separate meetings were held at City Hall focusing on housing and homelessness and were well attended by relevant agencies from across the area.

An initial public meeting was scheduled for March 16th but cancelled due to coronavirus. As second online public hearing was held on April 13th.

The draft plan public hearing is scheduled for Monday, May 11th.

Additional meetings are scheduled to communicate with poverty and accessibility stakeholders.

The City uses a contact email list for all communications about HUD entitlement use. Any resident or stakeholder can request to be added to this list.

### **5. Summary of public comments**

@HUD Plan Public Comments: still open

April 13th Public Comments

- Increase quality and affordability of residential units
- Address the COVID-19 crisis by providing additional service funds
- Provide service funds to address the opioid crisis

### **6. Summary of comments or views not accepted and the reasons for not accepting them**

See 5 above. All comments were taken. All issues are addressed in the plan as best as possible.

## **7. Summary**

The goals listed herein represent a comprehensive city-wide effort to reshape the City for the better.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Binghamton	Department of Housing and Comm Develop
HOME Administrator	Binghamton	Department of Housing and Comm Develop
ESG Administrator	Binghamton	Department of Housing and Comm Develop

**Table 1 – Responsible Agencies**

### Narrative

The Binghamton Department of Housing and Community Development is the agency responsible for preparing the HUD entitlement Consolidated Plan and individual Annual Action Plans. This department administers CDG, ESG, and HOME grants.

### Consolidated Plan Public Contact Information

Stephen Carson, HUD Manager

(607) 772-7028

hudplan@cityofbinghamton.com

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

Two targeted stakeholder meetings were held. The first on January 27 was a roundtable discussion with various housing and housing assistance stakeholders. A second targeted stakeholder meeting was held on February 10th, and brought together local homeless agencies. Two more meetings are scheduled; one to include poverty groups, and the other to target agencies that deal with accessibility issues in order to broadly target senior and disabled groups.

The public hearings include invitations to over one hundred local agencies as well as interested residents. Public comments are invited. The City also has a contact email specifically for which stakeholders and residents can voice their concerns, and this email was included in the press release submitted at the time the draft Consolidated Plan was released for public review in order to maximize public feedback.

### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The city works directly with several housing providers: First Ward Action Council, amongst other activities, provides senior housing rehab services which is reimbursed through the CDBG program. Metro Interfaith runs the Home Ownership Academy that provides free financial and home purchase counseling for prospective home owners and helps coordinate with the Housing division for its own home purchase program. Both agencies also run their own housing services for lower income households in various locations throughout the region. The Binghamton Housing Authority is a separate entity that administers the Section 8 Program and Public Housing in Binghamton. Their agencies include Family Enrichment Network, Opportunities for Broome, and the YWCA, all of which, in addition to other services provide permanent supportive housing.

The City seeks to maintain maximum outreach to current and future potential stakeholders. The targeted stakeholder meetings are planned for future plans in order to encourage more direct input from those groups. Agencies are encouraged to communicate with each other at the meeting to provide additional synergy between service providers.

Each Fall, the City releases RFPs seeking applications for the expenditures of the human service activity funds as well as ESG funds. Potential stakeholders are notified along with public advertising to maximize agencies that wish to become sub-recipients. The Community Development Advisory Council (CDAC) helps oversee and award the remaining service and ESG funds prior to the Council's and Mayor's final decision on sub-recipients funding allocations.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The HUD Manager works closely with the local Continuum of Care and the CoC HMIS (Homeless Management Information System) Administrator. The HUD Manager acts as the de facto voting representative of the City of Binghamton and is on the NOFA, HMIS, and CES sub committees.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The HUD Manager works closely with the Continuum of Care as any homeless issues are brought to the CoC when it is determined that their expertise is necessary in order to fulfill HUD requirements. ESG funds are split into Emergency Shelter/Street Outreach and Rapid Rehousing/Homeless Prevention pool in order to ensure that cap limitations are not exceeded. The CoC provides a recommendation for this for the annual action plan for each year. ESG funds are allocated through an RFP system that seeks applications from agencies that provide homeless specific services. The CoC provides guidance on homeless grant spending (including both ESG and CDBG funds). Any agency seeking HUD funds to target homelessness must get letters of support from the CoC.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	Binghamton Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The BHA was invited to the Housing meeting. Areas or improvement include City reps attending BHA residential meetings
2	<b>Agency/Group/Organization</b>	ACHIEVE
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency partook in Public Hearing. Indicated challenges service providers have in current COVID-19 situation and the obstacles it will generate.
3	<b>Agency/Group/Organization</b>	TruthPharm
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency attended the public hearing. Stressed the importance for low income housing problem, especially when it comes to people with opioid addiction.
4	<b>Agency/Group/Organization</b>	Southern Tier AIDS Program
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency attended the housing meeting. Although this agency administers the HOPWA grant, they did provide insight on effective tools for communicating with the public through centralized handout packets.

5	<b>Agency/Group/Organization</b>	YWCA
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended the housing and homeless meeting. Is an active partner in the local CoC. Indicated the need for affordable quality housing to combat homelessness. Also indicated the impact student housing gentrification has had on poorer local residents.
6	<b>Agency/Group/Organization</b>	Broome County Dept. of Social Services
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended the housing meeting and is regular supporter of the CoC. Indicated that regulations limit what they can and cannot do but are trying to improve their capacity to assist people being placed into housing.
7	<b>Agency/Group/Organization</b>	Family Enrichment Network
	<b>Agency/Group/Organization Type</b>	Housing Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended the housing and homeless meetings. Discussed their own program's ability to help prevent homelessness, but overall, funds are not enough.

8	<b>Agency/Group/Organization</b>	Binghamton Code Enforcement
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency attended the housing meeting and presented to CDAC. Indicated the legal limitations on what they can do to improve housing stock.
9	<b>Agency/Group/Organization</b>	Town of Union Section 8 and Community Development
	<b>Agency/Group/Organization Type</b>	Services - Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency attended the housing meeting and provide perspective on their program. Further municipal cooperation such as shared meetings are planned for the future.
10	<b>Agency/Group/Organization</b>	OPPORTUNITIES FOR BROOME, INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency attended the housing and homeless meeting. Agency regularly attend CoC meetings. Agency has been pre-approved for CHDO development to address homeless needs.

**Identify any Agency Types not consulted and provide rationale for not consulting**

The stakeholder meeting was open to anyone and over a hundred agencies from previous stakeholder meetings for past plans were invited. Any agency may contact the City Community Development Department at any time for help or to submit ideas or even ask questions regarding the HUD Entitlement programs.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Coalition for the Homeless of the Southern Tier, NY Inc.	The City receives ESG funds it then distributes to agencies that provide homeless services. All belong to the Homeless Coalition. The Homeless Coalition also provides client tracking information that the City can then utilize for its own plan and strategies. In many ways, the Homeless Coalition and the City are partners in implementing homeless prevention and reduction policies.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

Several local municipal agencies were contacted for the stakeholder meeting including the Broome County Department of Social Services, Binghamton School District, Broome County Public Transportation, and the Broome County Department of Health. The Broome County GIS division of the Planning Department also provides mapping services and provides the free online GIS mapping tool to show the most up-to-date Low-Mod block groups for the entire county, thus allowing any stakeholders, including rural towns, to determine if areas in their communities may qualify for CDBG funding through their local CDBG entitlement (such as Binghamton or Union), or from state CDBG programs.

Other agencies will be contacted as needed for various services and programs such as street improvements with the State Department of Transportation or crime prevention outreach programs enacted through local schools.

The City looks forward to working with other public entities and values their opinions

**Narrative (optional):**

## PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City has a Community Development Advisory Council made up of appointees selected by the mayor and council members to act as the voice of the residents per the Citizen Participation Plan. This committee meets throughout the year to provide recommendations on the City's Consolidated and Annual Action Plans.

In addition, public meetings are held prior to adoption of the Consolidated Plan/Annual Action Plan. One is held prior the release of the draft plan and once during the 30 day comment period to take in resident feedback.

In addition, the press release submitted during the 30 day comment period encouraged citizens to reply via email to a dedicated email address setup just for the Consolidated and Annual Action Plan in order to provide a better record of public feedback.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	4/13/2020: A few members of the public called in.5/11/2020: XXXX	Increase funding for housing, especially for those with addiction issues.	n/a	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	The Community Development Advisory Council is made up of eleven appointed members that represent city residents. Meetings are typically held twice a month on the first and third Monday. Meetings are open to the public. CDAC members are also encouraged to do local outreach in their neighborhoods to seek additional comments or suggestions.	All meetings are recorded and available to anyone who asks for a copy. When resources permit, meeting minutes are transcribed from the recordings. CDAC comments are taken into account by the Council and Mayor and the Grants Administrator acts as a liaison between the City and the members.	Generally, all legitimate comments are reacted upon. In cases where official decisions must be made, a quorum vote is required in order to give the CDAC a centralized voice on a course of action.	<a href="http://www.binghamton-n-y.gov/community-development-advisory-committee-cdac">http://www.binghamton-n-y.gov/community-development-advisory-committee-cdac</a>

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Drawing upon meetings with residents and stakeholders, discussions with non profit and for profit agencies, and comments submitted to various city departments via various media, the city has identified several general unmet needs in the city.

The population and manufacturing decline over the last few decades has had a direct impact on the economic base that the City required in order to provide for it's residents. Non-profits that have stepped in to address gaps in service also seek additional funding from the City, state, and federal government as well as the public at large.

Although many residents feel strong pride for their city (topophilia) many have expressed a concern that the city is in decline.

Issues of concern include the economy, appearance, and perception of safety in the community. In addition to the overall needs identified by the community, additional demographic and stakeholder needs have been determined that target specific population groups.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	47,376	46,495	-2%
Households	20,699	19,930	-4%
Median Income	\$29,813.00	\$29,824.00	0%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,630	3,270	3,340	1,570	6,120
Small Family Households	1,230	975	1,010	420	2,465
Large Family Households	320	110	100	105	295
Household contains at least one person 62-74 years of age	825	450	745	305	1,515
Household contains at least one person age 75 or older	494	740	570	335	640
Households with one or more children 6 years old or younger	869	540	364	109	319

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	40	0	0	0	40	35	0	15	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	130	50	20	0	200	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	120	50	45	25	240	0	20	0	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	3,060	450	55	0	3,565	590	185	70	15	860
Housing cost burden greater than 30% of income (and none of the above problems)	495	1,205	435	65	2,200	145	425	400	220	1,190

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	545	0	0	0	545	75	0	0	0	75

Table 7 – Housing Problems Table

Data 2011-2015 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,340	545	120	25	4,030	625	205	95	15	940
Having none of four housing problems	815	1,685	1,715	545	4,760	230	830	1,405	980	3,445
Household has negative income, but none of the other housing problems	545	0	0	0	545	75	0	0	0	75

Table 8 – Housing Problems 2

Data 2011-2015 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	965	610	130	1,705	120	225	135	480
Large Related	225	29	0	254	40	60	10	110
Elderly	530	325	170	1,025	445	215	160	820
Other	2,075	715	190	2,980	150	120	170	440

Demo

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	3,795	1,679	490	5,964	755	620	475	1,850

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	845	170	10	1,025	120	85	0	205
Large Related	215	4	0	219	40	40	0	80
Elderly	360	130	35	525	345	20	45	410
Other	1,835	145	10	1,990	105	35	25	165
Total need by income	3,255	449	55	3,759	610	180	70	860

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	230	40	55	25	350	0	20	10	0	30
Multiple, unrelated family households	0	20	10	0	30	0	0	0	0	0
Other, non-family households	20	35	0	0	55	0	0	0	0	0
Total need by income	250	95	65	25	435	0	20	10	0	30

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

### **Describe the number and type of single person households in need of housing assistance.**

According to the 2018 American Community Survey, 40% of the households in the city are made up of single person households of which 39% is an elderly individual aged 65 or older. The remainder are likely made up of mixtures of students living alone or other individuals living alone for any reason.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

According to the 5-Year American Community Survey, 20% of the population experiences some kind of disability. The two most common disabilities are either cognitive or ambulatory in nature. Both types may require special needs assistance for housing, either through access to services or accessibility of their housing units. Even in larger family units, the needs of disabled household members can impact the type and availability of residential units that the household needs.

According to the FBI 2018 Crime Statistics, the rate of sexual assault per 1,000 in the city was 1.09. However, sexual assault and domestic/dating violence may be underreported. Anecdotal information indicates seems to indicate a rise in domestic violence leading to housing needs for those victims. The COVID-19 quarantine had raised fears of a sudden spike in DV cases.

### **What are the most common housing problems?**

Affordability for a minimum quality unit stands out as the most common housing problem, despite the affordable cost of housing following HUD standards on affordability. This indicates a pressing need for programs to assist with housing services directly, or programs to provide empowerment to families through job training and placement to maintain themselves independently. For those below median income, 46% of renters and 21% of owners have housing problems. The vast majority of those with housing problems are due to cost burdens of greater than 30%.

### **Are any populations/household types more affected than others by these problems?**

Generally, lower income households have housing affordability issues. Several factors can influence income levels including the local economy, education, single parent households and family size, age, and disability status.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

For emergency assistance, making a past due rent payment or finding money to cover the utility bills can be problematic for staying in housing. For those with children this can be doubly troublesome, especially in the winter months. For those transitioning from shelter to residences, being able to pay for security deposits and the first and last month's rent, as well as utility connection fees can make a huge difference in acquiring housing. Of particular note are those who have gone through other social programs and have failed to meet required regulations, oftentimes due to mental health issues or through misunderstanding of the requirements. Some programs, such as Section 8 or Social Services, can actually be denied to those residents for a long period of time, even permanently.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

According to local stakeholders, the highest causing factors for homelessness are mental disabilities, including, but not limited to, addiction to drugs and alcohol. For youth, however, although many have mental health issues, the reasons for homelessness are not mental health issues themselves but rather home life problems. Many become homeless to escape abuse, poverty, etc. and youth shelter needs have doubled in the previous year. Sheltered youth can have additional complexities such as being pregnant which presents more issues to address. Youth shelter agencies have waiting lists indicating a need for additional capacity.

## **Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

According to the CHAS data, there is a higher disproportion of housing problems for almost every racial/ethnic minority group with households below 80% LMI compared to the average for the population as a whole. In general, households who are black or Hispanic of any race have a much higher chance of having housing problems than the area as a whole.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,615	400	620
White	3,285	320	170
Black / African American	670	35	85
Asian	135	10	220
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	340	15	100

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,380	890	0
White	1,725	780	0
Black / African American	335	70	0
Asian	80	8	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	160	20	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,050	2,285	0
White	810	1,860	0
Black / African American	90	245	0
Asian	35	30	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	80	140	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	1,240	0
White	320	1,050	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	4	120	0
Asian	0	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,965	1,045	620
White	2,750	860	170
Black / African American	610	95	85
Asian	130	15	220
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	330	25	100

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	750	2,515	0
White	645	1,860	0
Black / African American	45	360	0
Asian	30	59	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	30	150	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	215	3,120	0
White	160	2,515	0
Black / African American	29	300	0
Asian	0	70	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	10	215	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40	1,525	0
White	40	1,330	0
Black / African American	0	125	0
Asian	0	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## **Discussion**

The lowest income bracket for 0-30 AMI disproportionate needs is the American Indian and Hispanic population (any race) for the area. The American Indian population continues to have greater issues as a percentage of the whole up to 50%. Beyond that, the black population of the city has a higher percentage of problems than average in the 50-80% range. Overall it appears the strongest disparity is at the lowest end of the economic situation and applies to almost every minority in that category.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,975	3,675	4,655	625
White	9,635	2,740	3,370	180
Black / African American	705	440	645	85
Asian	220	105	150	220
American Indian, Alaska Native	8	15	25	0
Pacific Islander	0	0	0	0
Hispanic	290	240	340	100

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion:

Using the numbers from CHAS directly for the Housing Cost Burden of the jurisdiction as a whole, it is clear that of all the housing problems in the area, it is the cost burden that directly affects individuals the most. In general, these numbers do not show any one minority group being severely affected compared to the group as a whole.

### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

In general, minority populations overall have somewhat higher housing problems. The exception is in housing costs, where only one income category of the Asian population was overtly affected. In general, lower income equals more problems, regardless of race or ethnicity.

**If they have needs not identified above, what are those needs?**

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The vast majority of Asian households are located north of the Susquehanna River, predominantly concentrated on the far west end of the city along Main Street next to a similar concentration in Johnson City. Hispanic households are more concentrated in the Downtown and North Side neighborhoods, as well as along the Main Street spine stretching west from Downtown. The highest concentration of Black households is in the Southside East neighborhood south of Conklin Avenue and east of Mill Street.

## NA-35 Public Housing – 91.205(b)

### Introduction

#### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	620	301	0	296	0	5	0

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

#### Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,833	14,068	0	14,077	0	13,558
Average length of stay	0	0	6	0	0	0	0	6
Average Household size	0	0	2	2	0	2	0	3
# Homeless at admission	0	0	13	0	0	0	0	0

Demo

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	175	69	0	69	0	0
# of Disabled Families	0	0	209	91	0	89	0	2
# of Families requesting accessibility features	0	0	620	301	0	296	0	5
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	375	199	0	195	0	4	0
Black/African American	0	0	226	98	0	97	0	1	0
Asian	0	0	14	4	0	4	0	0	0
American Indian/Alaska Native	0	0	5	0	0	0	0	0	0

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Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	69	22	0	22	0	0	0
Not Hispanic	0	0	551	279	0	274	0	5	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

**How do these needs compare to the housing needs of the population at large**

**Discussion**

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The City of Binghamton addresses its homeless needs by allocating ESG funds to sub-recipients that provide homeless services. The City also works with the local Continuum of Care, the Coalition for the Homeless of the Southern Tier, to understand the current state of the homeless in the city. Most, if not all, of the agencies that receive ESG funds are members of the Coalition.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	63	0	270	266	154	0
Persons in Households with Only Children	4	0	0	0	0	0
Persons in Households with Only Adults	242	9	948	808	984	53
Chronically Homeless Individuals	0	0	140	0	0	0
Chronically Homeless Families	0	0	4	0	0	0
Veterans	0	0	56	53	0	0
Unaccompanied Child	4	0	0	0	0	0
Persons with HIV	0	0	1	0	0	0

**Table 26 - Homeless Needs Assessment**

**Data Source Comments:** These numbers are based on the Point In Time (PIT) count done in January 29,2019

Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	282	9
Black or African American	30	0
Asian	4	0
American Indian or Alaska Native	2	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	11	1
Not Hispanic	307	8

**Data Source**

**Comments:**

These numbers are based on the Point In Time (PIT) count done on January 29, 2019.

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Although there has been demand from some agencies for more family housing, no numbers have been provided for unmet needs. The most recent PIT indicated that roughly sixty families and four unaccompanied children needed access to shelter. Some families become homeless due to domestic violence situations, others due to economic hardships. Overarching all of this is the large amount of substance abuse/mental health issues in members of families needing shelter.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness in the area predominantly reflects the demographics of the area. In general, the percentage of homeless who are white or Asian exceed the percentage of that group as a percentage of the entire population. The non-Hispanic population also exceed the population average as well.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Most homeless in the area are able to seek shelter when the weather turns bad. The PIT only indicated a few unsheltered at that time in winter. The NY State No freeze funds have helped offset CoC costs to shelter in the cold. Many homeless are single adults, although families have seen a rise in the past few years. Causes are inherently financial, but, especially for the chronically homeless, underlying reasons exacerbate the situation limiting people's ability to maintain permanent housing: usually mental, development, or substance abuse problems.

### Discussion:

Most of the homeless population does seek shelter care. Of the unsheltered, most are taking up residence in vacant buildings, which likely won't have electricity, heating, or plumbing services, vehicles, their own or abandoned vehicles, or even outdoor encampments. The flood protective measurements along the rivers provide some amount of seclusion, even during the summer, for those living outside.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

#### **Describe the characteristics of special needs populations in your community:**

The five year ACS shows that over 16% of the population of the city is aged 65 or older. The same dataset indicates that 8.6 % of the non-elderly population has a disability. Of the entire population, almost 10.4% have a cognitive disability.

Amongst all adults, 10% have difficulty living by themselves.

All of these populations are in situations where additional housing or supportive assistance may be required, either because of lack of resources on their own to cope with independent living, or simply the inability to do simple things for themselves, such as make a healthy meal.

#### **What are the housing and supportive service needs of these populations and how are these needs determined?**

In recent years, many agencies have claimed that recent budget cuts across all levels of government and even private donations have reduced their capabilities to maintain much needed services. This included services targeting the elderly, the mentally and physically disabled, and victims of domestic violence.

#### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

### **Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Community stakeholders have expressed a need for community centers or facilities in neighborhoods for which social activities could be engaged. The city has several neighborhood churches which do provide some assistance in this manner, but there has been an expressed want for a publicly run community center as well. Since the previous Consolidated Plan, the Lee Barta Center on the Northside has been improved with CDBG funds.

There are three senior centers in the City, one run by the City (First Ward), one run by Broome County (North Shore Towers), and one run by Catholic Charities and Broome County (Oak Street). With the aging of the population, additional resources will need to be diverted to these centers to maintain their current level of service.

Although the City does maintain a large amount of greenspace and parks, additional resources are required to make these parks fully accessible to all residents.

All of the homeless shelters in the city are near or at capacity. Although additional resources are not need to expand capacity, cuts in funding in recent years have decreased the ability to maintain services at these facilities at current levels. In addition, there have been stakeholder indications of a future potential need for additional bed capacity for either gap homeless youth (too old for certain programs but too young for adult programs) as well as a future potential need for domestic violence/sexual crime victim homeless facilities.

### **How were these needs determined?**

These needs were determined through meetings and conversations with community stakeholders iover the last several years. Input was received from the CoC and its agencies, Action for Older Persons, the City Parks Department, and the Community Development Advisory Council. Several other agencies also provided additional and similar opinions.

### **Describe the jurisdiction's need for Public Improvements:**

Binghamton was incorporated almost two centuries ago. The population boom of the twentieth century required massive infrastructure such as water, sewer, roads, and bridges. The decrease in the manufacturing sector has led to a decrease in the population and tax base to maintain all of these structures. The constant need for repairs and replacements of the City's aging infrastructure is endemic. Recent flooding has not only wrought additional damage to the infrastructure, but also pointed out drainage and sewer issues that must be resolved in order to reduce future flood damage.

**How were these needs determined?**

These needs were determined through discussions with the City Engineering and Public Works Departments.

**Describe the jurisdiction's need for Public Services:**

As indicated in the improvements section and as shown in the Census data, the population of the area is aging. As this is occurring, the needs for additional services to assist seniors will increase in kind. Such services can include accessibility services, transportation, meal programs, and social programs. Stakeholders have also indicated a need for mental health services where possible as well as services targeting youth and the homeless. The opioid crisis, and the more recent COVID-19 pandemic have indicated a need for health related services.

**How were these needs determined?**

Stakeholder meetings and conversations.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Binghamton area is typical, in many ways, of other rust belt areas in the northeast. The history of local industry created a swell of local housing to accommodate the factories, and the then lack of population led to a groundswell in immigration to fill vacancies. However, in many ways, the area is different from others cities in similar positions. The legacy of Endicott-Johnson led to a shift in the employer-employee relationship leading to great acts of philanthropy from local business leaders. To that end, the Binghamton area was blessed with large amounts of high quality housing, some even built by companies to house their employees.

Times change, factories close, but housing stock remains. The current population now lives in homes decades old, some even a century or more. As the population shrinks, many of these older homes stand empty, vacant eyesores as legacies of the region's past. The aging of the population and the loss of economic opportunities in past years have also taken a toll on the quality of the housing stock as households on fixed budgets must choose between basic necessities or home repairs, including much needed renovations to account for lack of mobility and accessibility. Adding in the aged housing stock's environmental problems such as remnants of asbestos and lead paint, and the issue becomes not on how much housing is available, but what kind of housing remains. Even rental units suffer as speculation leads to tax auction acquisition of properties that are subdivided into multi-unit structures at the maximum of code allowance, or even beyond. Little incentive other than citations exist to encourage local landlords to improve their buildings, and, unfortunately, due to the nature of the housing, such costs may themselves be untenable.

However, there is a bright side. There is a buyer's market for existing housing as homes which may go for millions downstate, can be acquired for quite affordable rates. Rental costs are also quite low, due to the overabundance of supply. Potential future growth will lead to increased demand of quality housing, particularly as Binghamton University expands its presence in the Downtown area.

Overall the housing market has little issues with the amount of housing. What is of major consequence is the quality of the aged housing stock, both for owners and renters, the remnants of lead and asbestos in many older homes, and accessibility options for elderly households. In addition, the locally depressed economy further exacerbates the affordability for households to purchase new homes, rehab their current homes, or afford even relatively reasonable rental rates.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The City of Binghamton has what is essentially a buyer's market when it comes to housing. Even taking into account the increased demand for student housing, the demand for units is lower than the availability. Most homes in the city are single or two family homes, originally built for larger families. This legacy of the industrial boons that built Binghamton still stands, even as the population has dwindled.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,665	40%
1-unit, attached structure	665	3%
2-4 units	8,025	34%
5-19 units	3,725	16%
20 or more units	1,745	7%
Mobile Home, boat, RV, van, etc	55	0%
<b>Total</b>	<b>23,880</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	505	5%
1 bedroom	280	3%	3,365	31%
2 bedrooms	1,825	20%	3,805	35%
3 or more bedrooms	6,945	77%	3,185	29%
<b>Total</b>	<b>9,075</b>	<b>100%</b>	<b>10,860</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2011-2015 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Various programs are available that fall under "housing". The Binghamton Housing Authority and the Town of Union Planning Department both run Section 8 programs that supplements rent for very low income households within the City. The PHA along with several other non-profits provide public housing that also targets lower income families. Some agencies, like SEPP, provide housing for seniors or the disabled that may include income limits on eligibility. It is difficult to gauge exactly how many people

are assisted with housing for government programs, but, according the 5-Year American Community Survey, approximately 62% children in households in the city receive some form of public assistance which may include rental or other housing assistance and 9.8% of all households overall receive some form of public assistance income. Additional housing assistance, such as emergency assistance through Social Services or through various homeless prevention activities would target lower income populations as well

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

As can be seen in the sections about rental affordability, the overall rental rates in the City are quite reasonable as the stock of rental units overall remains high. However, two groups are expected to increase in size in the future, both of which could have an impact on affordable housing amounts. First, the overall expansion of BU in general will increase the demand for student housing. Students typically rent lower cost single- to multi- household member units which would decrease the availability of those types of homes for small to medium families. Second, the increase aging of the population will lead to increased demand for lower cost smaller units as well. Both of these changes may not have an effect, though, because, as demand increases, developers may seek to purchase older large family homes and subdivide these into rental units where zoning permits.

**Does the availability of housing units meet the needs of the population?**

Currently, the sheer number of homes and rental units meets the needs of the population overall: the City's vacancy rate on housing units is over 17.2% (ACS5). However, the quality of units in the city may not meet the needs of the population and this will be addressed in the Housing Quality section. This does not take into account that there is demand for certain types of housing in some neighborhoods versus others, such as a demand for higher income small family units in downtown or assisted senior housing on the southside west according to the recent Residential Market Analysis.

**Describe the need for specific types of housing:**

According to the 2013 Residential Market Analysis, certain neighborhoods of the city have specific types of housing demand. The Downtown area needs more middle income senior housing and middle to higher income single-family rental housing. The East Side needs more low income senior housing. South Side West needs more senior housing with continuum of care. Finally, South Side East needs more public housing and/or subsidized housing projects.

**Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

In hand with the availability of housing, housing costs in and of themselves, are actually quite reasonable. However, lower income households may not be able to afford even low cost rent. The City seeks to encourage home ownership where possible but does understand the value of quality rental housing stock. As shown in the tables below, costs have increased in recent years, to which families on fixed incomes may be less suited to dealing with. However, over half of all rental units still remain below \$500, which is 1/5th median household monthly income and home values are less than three times median household annual income.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	80,700	85,300	6%
Median Contract Rent	454	567	25%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,160	38.3%
\$500-999	6,030	55.5%
\$1,000-1,499	480	4.4%
\$1,500-1,999	170	1.6%
\$2,000 or more	28	0.3%
<b>Total</b>	<b>10,868</b>	<b>100.1%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	955	No Data
50% HAMFI	5,120	1,755
80% HAMFI	9,225	3,430
100% HAMFI	No Data	4,485
<b>Total</b>	<b>15,300</b>	<b>9,670</b>

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	609	640	830	1,086	1,236
High HOME Rent	609	640	830	1,086	1,236
Low HOME Rent	609	640	793	916	1,022

**Table 32 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

Excepting for those less than 30% HAMFI, there is sufficient availability of units. Approximately one in five households at or below the 30% mark can access an affordable home on their own. Beyond that, additional service activities or non-profits would need to make up the difference, from rental assistance to public housing

## How is affordability of housing likely to change considering changes to home values and/or rents?

As rents or home values increase over time, affordability could escape more and more households. However, for those who have paid off their homes already (i.e. as many seniors have) increases in home values may provide them with additional equity should they choose to move to smaller and more accessible units.

## How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Excepting for larger units, HOME rent amounts are typically the same as fair market rent amounts. This indicates that rental costs are sufficiently affordable in general. However, those in the lowest income categories would still need assistance in affording their homes. The main impact on future development strategy would be to carefully balance any increased development that would lead to gentrification and rent spikes so as minimize the impact to lower income households.

## Discussion

Costs are reasonable due to the supply of housing. However, one caveat must be included. New York is rated as one of the highest tax burdened states in the US. Property taxes, even in the Southern Tier, are very high. Such tax burdens make it difficult to build new homes or even remain in current homes, especially for those of lower income levels

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

As covered elsewhere, the quantity and cost of housing in the City are quite sufficient. However, the age of the housing stock and the regional economic downturns in the past few decades have left the overall quality of the housing stock in poor shape. Comments on the quality of rental housing stock in particular, reveal a deep seated issue. The term "slumlord" is not uncommon and the fact that many property owners live elsewhere, feeds this narrative that may only be true for a handful of landlords. Owner occupied housing, particularly for the elderly, has also decreased in quality due to lack of funds for necessary rehabilitations and accessibility modifications.

### Definitions

Standard condition would need to meet normal code requirements. A substandard unit would be a unit that does not meet code requirements. A substandard unit suitable for rehabilitation would be one for which acquisition and rehabilitation costs would not exceed final home value.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,270	25%	6,030	56%
With two selected Conditions	40	0%	250	2%
With three selected Conditions	10	0%	15	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,745	74%	4,565	42%
<b>Total</b>	<b>9,065</b>	<b>99%</b>	<b>10,860</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	55	1%	265	2%
1980-1999	415	5%	995	9%
1950-1979	2,295	25%	3,615	33%
Before 1950	6,305	70%	5,990	55%
<b>Total</b>	<b>9,070</b>	<b>101%</b>	<b>10,865</b>	<b>99%</b>

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,600	95%	9,605	88%
Housing Units build before 1980 with children present	198	2%	8	0%

**Table 35 – Risk of Lead-Based Paint**

**Data Source:** 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

**Data Source:** 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

Rehabilitation is needed for many housing units within the city. Rehabilitation will vary from utility improvements, modernization of units, accessibility, or even simple facade improvements.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Since approximately 8.6% of all housing units in the city were built after 1980, it is likely that unless abatement was done previously, lead hazards are present in most low to moderate income households.

### Discussion

The quality of the housing stock has been brought up at meetings and in discussions with officials. Although Code Enforcement strives to be vigilant, not every code problem can be fixed overnight. The lack of a return on profit for redeveloping buildings may prevent landlords from doing more than the bare minimum. Of those who own their homes, lack of resources to do necessary repairs puts a further burden on the housing quality.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Binghamton Housing Authority is the local Public Housing Authority but is a separate entity from the City. Other agencies, such as SEPP, First Ward Action Council, and Metro Interfaith provide additional units, many targeting those needing accessibility features.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			641	347			0	6	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Binghamton Housing Authority maintains approximately 641 units across several facilities. Most are geared towards general families. The exceptions are North Shore Towers and Village geared towards the elderly and disabled and Saratoga Apartments at Felters Road which caters to the elderly as well as other families. All must meet HUD's standards, but have been reported as being in excellent condition. Additional assisted rental units exist in the city, most targeting the elderly or disabled and utilizing and meeting the requirements

for Section 8, Section 202, or LIHTC requirements. Overall, approximately 1,500 assisted rental units serve the community, most at or near capacity.

## Public Housing Condition

Public Housing Development	Average Inspection Score
North Shore Towers	0
Saratoga Apartments	0
Carlisle Hill	0

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

In comparison to many existing homes or subdivided rental homes in the area, public housing units are generally newer and due to restrictions and requirements for rental assistance funding sources, many are in good shape. Some agencies take older buildings such as schools and redevelop them into modern apartments, often making them more accessible and targeting seniors or the elderly. The PHA plans for the future physical developments include "addressing repairs and upgrades to roofs, electrical, sidewalks/steps, boilers, EMS, plumbing, landscaping, lead-based paint and any other needs that may arise".

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

According to the Housing Authorities PHA Plan, they are committed maximizing "the number of affordable units available to the PHA within its current resources" through improvements to efficiency. The PHA also works with other agencies for residential child-care assistance, extracurricular activities for children, and meal and health programs for those in need.

### Discussion:

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The Homeless Coalition of the Southern Tier is the local homeless Continuum of Care agency. Through ESG funds, the City provides agencies with the necessary funds to operate homeless shelters and to provide rapid re-housing and homeless prevention funds to those in need. In addition, the CoC is the point of contact for the local HMIS administrator. The City supports the CoC efforts to bring additional agencies into the Continuum not only for HMIS purposes, but also to open a dialogue as many of these agencies share similar clients, if not the same ones.

The homeless population in the city, although small, is diverse, made up of families and individuals, women and men, children and adults. Some have drug/alcohol problems or mental health issues. Some may be veterans, or victims of domestic abuse. Over the past few years there has been an increase in homeless youth which presents its own unique set of problems. The ultimate goal of the City is to reduce homelessness to zero by encouraging and empowering individuals and families to maintain a permanent residence and/or employment while also undertaking any additional necessary care that they may need.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Organizations such as the Mental Health Association, Addictions Center of Broome County, Catholic Charities, Broome County CHOW Program, American Red Cross, and the Rescue Mission provide additional supportive services including but not limited to life skills training, mental health services, chemical dependency counseling, transportation services, housing assistance, food pantries, and clothing that assist homeless persons transitioning towards self sufficiency. Municipal services such as the Broome County Department of Social Services, Broome-Tioga Workforce, NYS Department of Labor, Broome County Health Department, City/County/State government complex, and health facilities including Lourdes Hospital, United Health Services and Binghamton Psychiatric Center are located within the City of Binghamton and are readily accessible via Broome County's public transportation route.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Within the City of Binghamton, there are seven emergency shelters, nine transitional facilities, and ten permanent supportive facilities. All housing programs have support staff of program supervisors and case managers that work with homeless persons to help them obtain mainstream benefits, support services and appropriate housing that will help them achieve maximum independence. Mostly all of these are located within the City of Binghamton.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

According to the American Community Survey, 20% of the residents in the city have some kind of disability. In addition, 17% of the city's population is aged 65 or older with 16% of them possessing some kind of disability. Several agencies exist to provide support services to either, or both, of the senior and disabled populations.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The City has a duty to leverage additional resources to target housing for elderly and disabled populations, especially maintaining owner-occupied housing units. The physical/financial limitations of seniors and persons with disability compromise their ability to keep up with maintenance issues. Housing modifications such as the installation of handrails, ramps, grab bars, etc., are essential to independent living amongst elderly, frail elderly, and disabled populations. Specific to these populations, the City will utilize its CDBG and HOME resources as well as leverage funds from the NYS Affordable Housing Corporation and NYS Division of Housing and Community Renewal to fund home repair programs and to incorporate universal design principles (allowing residents to age in place) in new construction projects.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

It is the practice of United Health Services, Inc. to not discharge patients to the streets. United Health Services, Inc. operates two hospitals, Binghamton General and Wilson Memorial as well as three inpatient psychiatric units and two inpatient substance abuse units. Each patient must be discharged to an acceptable safe address.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The city provides funding for senior housing rehabilitation projects through First Ward Action Council. These repairs are minor to moderate repairs, often centered on increasing accessibility of their units such as installing wheelchair ramps. The Parks Department upgrades restrooms at parks throughout the city to make them wheelchair accessible. City street improvements include bringing

sidewalks up to meet ADA standards. Finally, the city submits an annual RFP seeking sub-recipients for general human service activities as well as homeless activities through ESG funds. It is hoped that agencies will submit creative and eligible suggestions for using CDBG funds that will address special needs groups.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

HOME funds will be utilized according to HUD requirements for owner occupied rehabilitation activities and for the required CHDO set asides to address rental rehabilitation activities.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Asbestos and Lead Regulations - Homeowners/contractors who require a permit to conduct repairs on residential units will have to certify compliance with state asbestos regulations and the EPA lead regulations. In order to obtain a building permit for residential improvements, New York State requires homeowners/contractors to obtain a report prepared by a firm certified to conduct asbestos sampling which documents whether asbestos is present in the materials that will be disturbed. If asbestos is found to be present, an air quality monitoring firm must be hired during the removal of the asbestos. The State allows owner occupants of single- and two-family homes to either remove the asbestos materials themselves or hire a contractor. This is a significant additional expense which may cause many homeowners to defer or neglect essential home repairs. The EPA requires all contractors working on homes, schools or day care centers built pre-1978 to be EPA lead-safe certified. Contractors may face fines of tens of thousands of dollars for failing to comply with these new requirements. Compliance, therefore, will likely increase a contractor's operating cost (training, new equipment/materials, proper record maintenance, etc), and these costs will almost certainly be passed on to the client/homeowner.

Floodplain Development- The Federal Emergency Management Association (FEMA) has proposed changes to Binghamton's floodplain map that will have significant impacts for maintaining and developing affordable housing in Binghamton. Unfortunately, the flooding of 2011 proved that these maps were not just a theory. The City bought out and is expecting to purchase dozens of flood damaged homes in the near future. Restrictions around the use of federal funds in 100- year floodplains will impact investment levels in areas with many distressed properties, such as Binghamton's First Ward, Eastside, and Downtown neighborhoods. Furthermore, the financial impacts to all homeowners carrying a federally-backed mortgage are significant. This new annual expense will add serious cost-burden to many low/moderate income homeowners. Additionally, many landlords with rental units newly impacted by the modernized flood maps will likely pass along the added expense to renters, adding a significant cost-burden to low/moderate income renters.

Residential Utility Expenses - The cost of utility payments provides a significant cost burden to many homeowners. This can be largely attributed to the age of Binghamton's housing stock for which 70% of the homes were built prior to 1960. Many of these homes lack insulation and thus the rising cost in gas prices and the amount of energy needed to heat these homes results in households using higher portions of household income towards utility expenses. Both NYSEG and NYSERDA offer programs to property owners to improve the efficiency of their housing units, but many require matching funds that owners may not be able to afford.

Finally, the high tax burden for the City (and the area in general) acts as a deterrent to new homeowners, especially those at the lower end of the economic scale, who, although able to potentially purchase a home with assistance, may not be able to keep up with the taxes.



## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The Binghamton area was founded on industry. Many local families owe their livelihoods to creating goods, from cigars and shoes a century ago, to (then) high tech computer systems decades ago, to even higher tech defense systems of today. As these industries have left or changed, newer employers have emerged, especially Binghamton University and the two main hospital systems, United Health Systems and Lourdes Hospital. However, lack of overall jobs and a depressed economy have led to high unemployment rates. As families have moved away seeking fortunes elsewhere, the tax base has left with them, leading to less money to deal with older expanded public infrastructure.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	49	0	0	0	0
Arts, Entertainment, Accommodations	2,133	3,206	16	17	1
Construction	460	683	3	4	1
Education and Health Care Services	3,421	6,754	26	36	10
Finance, Insurance, and Real Estate	673	1,394	5	7	2
Information	364	414	3	2	-1
Manufacturing	1,443	1,108	11	6	-5
Other Services	735	1,591	6	8	2
Professional, Scientific, Management Services	872	1,182	7	6	-1
Public Administration	0	0	0	0	0
Retail Trade	1,949	1,728	15	9	-6
Transportation and Warehousing	362	287	3	2	-1
Wholesale Trade	693	608	5	3	-2
Total	13,154	18,955	--	--	--

Table 40 - Business Activity

**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	21,095
Civilian Employed Population 16 years and over	18,760
Unemployment Rate	11.13
Unemployment Rate for Ages 16-24	33.05
Unemployment Rate for Ages 25-65	6.68

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	3,720
Farming, fisheries and forestry occupations	1,095
Service	2,320
Sales and office	5,235
Construction, extraction, maintenance and repair	1,340
Production, transportation and material moving	1,010

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,325	85%
30-59 Minutes	1,615	9%
60 or More Minutes	1,005	6%
<b>Total</b>	<b>17,945</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,030	275	1,690
High school graduate (includes equivalency)	3,680	565	2,545
Some college or Associate's degree	4,455	450	1,875

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	4,390	190	895

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

#### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	59	115	190	425	770
9th to 12th grade, no diploma	705	570	495	1,205	905
High school graduate, GED, or alternative	1,535	1,425	1,585	3,780	3,050
Some college, no degree	3,885	1,290	840	2,260	1,030
Associate's degree	425	540	555	1,315	515
Bachelor's degree	1,110	1,270	475	1,385	670
Graduate or professional degree	290	835	390	1,125	830

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,049
High school graduate (includes equivalency)	21,694
Some college or Associate's degree	27,302
Bachelor's degree	32,688
Graduate or professional degree	50,136

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

#### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest number of jobs within the area are in the education and health sectors. With Binghamton University, Broome Community College, and Davis College along with the local school districts, it is easy to see that education has a major impact on the workforce. The aging of the population has gone hand in hand with the development of the local hospitals, with UHS and Lourdes being the largest with multiple satellite clinics and campuses throughout the area. Although not reflected in these charts, the governmental sector is a large employer with New York State, Broome County, and the City of

Binghamton having downtown offices. Finally, the next largest group of local employers would be the those in the arts and entertainment. Manufacturing jobs have dropped off. Such industries as Lockheed Martin in Owego, Amphenol Aerospace in Sidney, and BAE systems, now located in Endicott, were major employers.

**Describe the workforce and infrastructure needs of the business community:**

Of the four major sectors: education, health, government, and arts, the major workforce need would be an educated workforce. This workforce must not just have a high-school diploma, and the demand for college or even graduate level degrees will increase as these sectors expand.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Recent flooding displaced many local businesses and impacted even more. The need for a well developed flood plain management process must be taken into account, especially should new businesses seek to develop locally. In addition, the high tax rates for corporations in New York State have discouraged economic investment state-wide with a larger impact in the Southern Tier.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The unmet demand for education and health jobs indicates the need for a more educated workforce. Roughly forty-six percent of the population ages 25 and up has a high school diploma or GED or less education, with many new jobs now requiring at least some level of college, even a specialized technical degree.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City approved a Comprehensive Plan, Blueprint Binghamton, which included a chapter on Economic Development. The Consolidated Plan will continue to fund the Local Development Corp which will enable business who wish to move or develop in the city with technical assistance which meets several of the suggestion in the Comprehensive Plan for revitalization.

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Most lower income areas have issues with multiple housing problems, the first and foremost being affordability problems. Although rents may be relatively low, they are still not low enough to allow rent affordability based on low household income. The West Side and North Side areas being the most problematic in this regards but much of the rest of the city is close. In addition, areas such as pockets of the South Side Neighborhoods have a tendency towards substandard units. Substandard housing due to lack of funds for repair in owner occupied instances can be problematic city-wide, especially as the median population age increases. For renter occupied units, the quality of the housing is based on the owners perceived return of investment. Without additional subsidy requirements, the affordability of a unit may be directly connected to quality issues. Although Code Enforcement can force owners of rental units to meet minimum standards, they would still be the minimum required.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The Downtown area, North Side, South Side East, and the corridor paralleling Main Street west on the West Side and First Ward areas have the highest concentrations of poverty. Many of the block groups in these areas have in excess of seventy percent low-moderate income households, some even as high as ninety percent. Unfortunately, these also tend to be areas with the highest percentage of minority residents when compared to the City as a whole, although there are exceptions such as Ely Park and the East Side areas.

### **What are the characteristics of the market in these areas/neighborhoods?**

The areas with high poverty rates tend to also have low median home costs, medium level rental rates, and high vacancy rates.

### **Are there any community assets in these areas/neighborhoods?**

Binghamton as a whole is flush with green space locations and parks. Of the over thirty-five parks owned and operated by the City, twenty-eight have a service area that contains over fifty-one percent LMI households. Seven parks have service areas made up of over seventy percent low-moderate households. Many of these are neighborhood or micro park in scale, but the larger ones may have pools and additional recreational facilities. Many of these parks are neighborhood investments that were built with local sweat equity, giving those areas a local gathering and recreation place to proudly call their own. Senior centers, both municipally owned and not, tend to be located in lower income areas. Excepting for senior centers, there are no publicly owned community centers; however there are some churches and non-profit centers that provide public spaces throughout the city.

**Are there other strategic opportunities in any of these areas?**

The main strategic opportunities available to these areas revolve around local non-profits, with support from not only the city but also other grant funding sources, that provide necessary development and services in line with their own agency goals. For example, First Ward Action Council has developed several properties not only in the First Ward area of Binghamton but throughout the region. Burgeoning neighborhood groups such as Safe Streets are working with the City on a long term development of the historical North Street area of the West Side. The completion of Blueprint Binghamton has given the City a comprehensive vision for City wide development of specific community supported goals.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Within the city, 85% of the population has access to the Internet. Poorer households tend to have less access through lessened ability to pay for or retain services as it is not as critical as rent or food. Of households making less than \$20,000 a year, 1 in 3 does not have any kind of internet subscription, including through a smart phone. There is a need for additional access, especially with the COVID-19 quarantine of 2020. Ironically, this epidemic may allow the school system to provide student from LMI households Internet for their remote studies through state grants.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Time Warner/Spectrum is the current main Internet provider. Little competition exists, although some smaller companies do provide service in limited areas. There is oversight of oversight through the state.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The City of Binghamton has been hit by major flooding over the past few decades. What were once considered 100 year or even 500 year floods are looking more likely to be 50 year or 100 year respectively. Recent FEMA maps were not implemented due to political pressure at the regional and national level, however those maps fairly accurately traced the high flooding of 2011. Climate change will likely exacerbate this situation by increasing heavy rainfall events. However, spring floods may decrease due to reduction in watershed snow cover and frozen ground that retains moisture that is released in March/April. This situation would decline due to winter warming allowing the ground to potentially absorb more water.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Flooding in Binghamton covers both the increase of coverage of the Susquehanna and Chenango Rivers, but also the backup to two major creeks that discharge into those rivers. The first runs through the middle of the First Ward, the second runs through the area east of downtown. Most of the areas hit were residential in nature, although commercial and industrial area were hit hard as well. Most of the residential areas hit are also lower income, especially in the First Ward and the north shore of the Susquehanna east of the conjunction.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The strategic plan for the next five years ties in the eight highest priority needs with eight matching goals for addressing those needs. These were needs identified by public feedback, stakeholders, elected officials, and municipal departments as being necessary for the development of the city.

Many of the needs and goals have overlapping features and relations that should not be discounted such that projects may be able to address multiple issues at once. For example, a senior household living in the city will benefit through improvements to their quality of life and potential costs saving for themselves by utilizing the senior home repair program, having the water main and roads replaced near their home, funding for transportation programs such as BC transit, improvements to one of the senior centers in the area, and elderly specific services through one of many potential sub-recipients such as Meals on Wheels or Action for Older Persons. In addition, some needs that are not be addressed directly by the City, such as mental health treatment, can be tangentially addressed via providing services and activities that would likely be used by those people suffering from mental health issues such as ESG homeless assistance, crime prevention activities, or additional assistance to non-profits that provide additional programs.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	City of Binghamton
	<b>Area Type:</b>	Comprehensive City Wide Projects and Service Area
	<b>Other Target Area Description:</b>	Comprehensive City Wide Projects and Service Area
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The 2013 Comprehensive Plan identified nine distinct neighborhoods of the city. These areas include Downtown, the North Side, the East Side, Southside East, Southside West, the West Side Neighborhood Project, the Far West Side, First Ward, and Ely Park.

The city, as a whole, has a low-moderate population percentage of 62%, however, some areas are in need of assistance more than others. In general, there are only four areas of the city with a LMI percentage less than 51%: the Fairview Park area on the East Side, Southside East south of Vestal Ave and east of Mary St, Southside West south of Vestal Ave and west of Pennsylvania Ave, and the Far West

Side southwest of Schubert and Leroy Streets. The rest of the city falls within HUD's guidelines of a LMI target area. The identified neighborhoods with the largest extent of LMI areas include Downtown, the North Side, the West Side Neighborhood Project, First Ward, and Ely Park.

However, there are some exceptions to this data and some additional caveats. First, the Ely Park neighborhood has changed somewhat recently since the last Census was taken: a large development of rental assisted housing has been converted into market rate rental units. Much of the more poverty determined areas are actually concentrations of student housing which may construe a different picture from the raw numbers than actually exists. In addition, the Downtown area contains most of the public housing and homeless facilities for the city. That being said, certain areas are exceptionally high in percentage of LMI households, indicating potential "semi" target areas where the LMI percentage exceed 90%. This includes the Thompsons Street area on Southside East, Downtown between Hawley Street and the rail line, the corner of North Street and Chapin Street, and the Haendel Street area north of Recreation Park.

In general, the City does not plan on pursuing specific neighborhood target areas through entitlement funds. The City wishes to pursue community development comprehensively at a city wide scale. However, where an impact can occur that is determined to be economically viable (e.g. community centers, parks improvements, crime prevention and youth outreach) projects will be steered towards those areas where such impacts could provide quality of life improvements and/or blight reduction.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Better public facilities
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Improve Public Facilities
	<b>Description</b>	This needs involves the replacement or modernization of outdated public utilities and facilities including, but not limited to: parks, senior centers, neighborhood centers, and non-profit capital improvements.
	<b>Basis for Relative Priority</b>	The loss of the local tax base has led to an aged infrastructure that needs to be replaced.
2	<b>Priority Need Name</b>	Better streets and utilities
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Frail Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Improve Infrastructure
	<b>Description</b>	Connecting people with places is a need for a livable city to thrive by improving the walkability, drivability, and accessibility of services in the City.
	<b>Basis for Relative Priority</b>	The loss of the local tax base has led to an aged infrastructure that needs to be replaced.
<b>3</b>	<b>Priority Need Name</b>	More accessibility for all residents
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Frail Elderly Persons with Physical Disabilities Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Accessibility
	<b>Description</b>	ADA upgrades and improved communication methods are needed to allow every resident as much access to the city and city services as can be done reasonably.

	<b>Basis for Relative Priority</b>	Residents should have barriers to the city reduced as much as possible to live, work, and play alongside everyone else.
4	<b>Priority Need Name</b>	Increased access to healthcare and safety needs
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Health and Safety
	<b>Description</b>	The COVID-19 outbreak laid bare many of the problems that limited access to healthcare can wreck. On top of that, the opioid epidemic has shown a need to address this issue. Although crime isn't rampant, the public's perceived need to be safe and secure, not just from people, but flooding, and other disasters, reinforces this need.
	<b>Basis for Relative Priority</b>	Public safety is often the first concern when anything disastrous occurs. Houses can be rebuilt, but people cannot be.
5	<b>Priority Need Name</b>	Housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase and Retain Quality Housing
	<b>Description</b>	Increases in homeownership increase the tax base and encourage residents to take an interest in and take pride in their community. This need also addresses the need for quality affordable rental units.
	<b>Basis for Relative Priority</b>	Porbbaly no other needs was spoken for more in public hearings.
6	<b>Priority Need Name</b>	Economic growth
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Promote Economic Growth
	<b>Description</b>	This is the need for assistance to businesses that wish to locate to Binghamton.
	<b>Basis for Relative Priority</b>	Businesses can improve the economy allowing for reductions in poverty and providing additional tax revenue.
7	<b>Priority Need Name</b>	Necessary services

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide Needed Services
	<b>Description</b>	Certain populations in the city need additional assistance: the disabled, the elderly, youth, etc.
	<b>Basis for Relative Priority</b>	Demographic information and stakeholder discussions indicated this need.
8	<b>Priority Need Name</b>	Reduce homelessness
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Reduce Homelessness

	<b>Description</b>	Factors driving homeless are varied, but the need to address its victims, through prevention before the fact or assistance after the fact, is necessary.
	<b>Basis for Relative Priority</b>	With the lack of full social services and mental care facilities across the country, homelessness is an inevitable byproduct. By providing additional help and emergency shelters, those who have lost everything can hopefully get the treatment they need, especially for those populations who are at higher risk such as vets, runaway children, people with mental disabilities or addiction, and victims of abuse.
9	<b>Priority Need Name</b>	Reduce blight
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Substance Abuse Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Reduce Slums and Blight
	<b>Description</b>	This involves the reduction in the quantity and/or the improvement in the quality of blighted properties. Many factors can influence blight, and crime and property values can shift if the City is not maintained (broken window policy).
	<b>Basis for Relative Priority</b>	Residents have warned their view on safety and area aesthetics have decreased in recent years and have complained about the quality of the rental housing stock.

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City does not run a TBRA program.
TBRA for Non-Homeless Special Needs	The City does not run a TBRA program.
New Unit Production	The City has a vacancy status (the number of vacant residential units out of the total number of available units) of over 17% according to the American Community Survey, above the national average of approximately 12%. According to Planning Department requests for new housing, few new homes have been built in the City in the last several years.
Rehabilitation	The current housing stock is very old. The need for rehab is almost universal, and environmental regulations with lead and asbestos tack on additional costly overhead. For multi-unit renters, stakeholders indicated that many units are in dire need of repair, or, more specifically, stricter enforcement of City Building Codes, but, as the rent rates are as low as they are, there is a market disincentive to do more than the required minimum. The age of the population also points to an increase in elderly owner occupied units. Households that are on fixed incomes may not be able to cover the necessary costs to perform repairs as they become available. In line with this, many units may need to be refitted to increase accessibility, not only for frail elderly, but also individuals of any age with physical disabilities, both groups by which HUD has identified as likely to have financial limitations.
Acquisition, including preservation	Along with the vacancy rates, the Binghamton area is a buyer's market. The 2083 5-Year American Community Survey showed that most monthly home ownership costs are in the \$500 to \$1,500 range, low to down-state markets. Days on market can vary methodologically so much as to not be comparable, but anecdotal incidents of houses staying on the market for months and years are not uncommon.

**Table 49 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

Entitlement funding from HUD has varied somewhat but remained relatively steadily over the past few years. Currently, the city receives approximately \$2.25 million in overall entitlement amongst the three programs: CDBG, HOME, and ESG. Decreases to funds also decreases capability of delivering improvements and programs to the city. In addition, regulatory oversight limits the usage of these funds as many resources must be spent to meet HUD and other federal requirements, New York State, and even Broome County and other local requirements.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,956,056	17,788	1,930,461	3,904,305	7,800,000	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	602,490	68,999	519,572	1,191,061	2,400,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	167,515	0	160,768	328,283	670,000	

**Table 50 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The city has been exempted for several years from the HOME match. The City works with the Homeless Coalition to ensure its member's capacity to meet the matching 50% for ESG funds. In addition, the AHC grant from NY State helps stretch HOME dollars on home rehabs.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The only City owned property that would be influenced by the needs within this plan would be park improvements and the potential demolition of properties acquired by the City for removal of blight.

**Discussion**



## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Binghamton	Government	Homelessness Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
Coalition for the Homeless of the Southern Tier, NY Inc.	Continuum of care	Homelessness	Region
Binghamton Housing Authority	PHA	Public Housing Rental public services	Jurisdiction
BINGHAMTON LOCAL DEVELOPMENT CORP	Non-profit organizations	Economic Development neighborhood improvements	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Binghamton handles most of the direct expenditures of fund through its various departments which allows for better oversight. Specialized organizations, CHDOs (unlisted), are able to utilize funds to assist in their own region-wide activities. The Homeless Coalition is the umbrella non-profit Continuum of Care for the area's homeless. The only potential gaps would be the sub-recipients (unlisted) that will be assigned public service and ESG activities according to RFP's released in the Fall. Funding through outside agencies may fail to meet tighter HUD restrictions and listed goals through lack of oversight.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	X
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The best centralized source of information for anyone experiencing any number of social issues is the First Call for Help web page and phone number maintained by the United Way of Broome County. This provides anyone with Internet or phone access a useful database of service providers. Other than that, funding limits most agencies from the necessary outreach that may be required to connect with those who need services.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Most of the non-profit agencies that serve special needs are in communication with each other, or at least know of additional service providers. Many may refer a household to another agency in cases where that household's needs cannot be met by that agency. Unfortunately, communication is not

always perfect and one agency may not understand the roles of other agencies so a person may not be directed correctly.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Agencies must communicate. Fortunately, groups such as United Way through its First Call for Help, or the Coalition for the Homeless of the Southern Tier, do provide an interactive framework for assistance. The best plan would include annual meetings with as many related stakeholders as possible to get feedback on the current nature of services and to allow them to communicate to each other as well.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Facilities	2020	2024	Non-Housing Community Development	City of Binghamton	Better public facilities	CDBG: \$1,700,000	
2	Improve Infrastructure	2020	2024	Non-Housing Community Development		Better streets and utilities	CDBG: \$1,070,000	
3	Increase Accessibility	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	More accessibility for all residents	CDBG: \$370,000	
4	Increase Health and Safety	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	Increased access to healthcare and safety needs	CDBG: \$730,000	
5	Increase and Retain Quality Housing	2020	2024	Affordable Housing	City of Binghamton	Housing	CDBG: \$1,480,000 HOME: \$2,600,000	
6	Promote Economic Growth	2020	2024	Non-Housing Community Development	City of Binghamton	Economic growth	CDBG: \$815,000	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide Needed Services	2020	2024	Non-Homeless Special Needs	City of Binghamton	Necessary services	CDBG: \$450,000	
8	Reduce Homelessness	2020	2024	Homeless		Reduce homelessness	CDBG: \$150,000 ESG: \$800,000	
9	Reduce Slums and Blight	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	Reduce blight	CDBG: \$1,700,000	

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Improve Public Facilities
	<b>Goal Description</b>	<p>This will include improvement and renovations of parks with eligible target service area as well as the establishment of small-scale recreation, sanitation, and aesthetic improvements in eligible areas.</p> <p>This goal also includes providing funding for neighborhood and senior centers as well as funding for non-profits for capital projects, including, but not limited to ones that help reduce operating costs such as energy efficiency.</p>
2	<b>Goal Name</b>	Improve Infrastructure
	<b>Goal Description</b>	<p>Projects and activities that will modernize or replace existing utilities that service target areas.</p> <p>Milling and paving as well as full depth reconstruction of streets. Includes sidewalk and driveway replacements as well as additional accessibility improvements where necessary.</p>

3	<b>Goal Name</b>	Increase Accessibility
	<b>Goal Description</b>	Assisted transportation activities may be carried under this goal where not carried under others for eligible target populations. This includes ramps and ADA upgrades in both municipal and non profit locations. It also includes outreach and planning activities to help increase access to municipal and non profit services where communication and physical barriers exist.
4	<b>Goal Name</b>	Increase Health and Safety
	<b>Goal Description</b>	<p>This goal will include both personal and public safety and health. Activities to target COVID-19 or resurgences in the future can be covered here, as well as addressing the opioid epidemic.</p> <p>This goal will also look towards capital improvements that improve public safety such as security cameras and traffic signals.</p> <p>Crime prevention activities and improvements in lower income areas will decrease crime rates. Through overtime assistance for additional police patrols, installation of security cameras at strategic locations, and community outreach and prevention activities targeting groups at-risk of future criminal behavior as well as drug use prevention and rehabilitation, the city hopes to make the residents of the city feel and be safe.</p>
5	<b>Goal Name</b>	Increase and Retain Quality Housing
	<b>Goal Description</b>	<p>One major goal of the city is to encourage residential owner occupancy. This includes both assisting new home buyers through down payment or closing cost assistance as well as those already in their home but facing problems they cannot cope with on their own. Through local partners, the city will provide education and counseling services to assist homeowner and potential homeowners with the necessary skills to improve credit, manage finances, and either keep homes they own from going into foreclosure or, if they do not own a home currently, providing realistic perspectives so that potential homeowners can determine if owning a home is right for them or to help them create a long term sustainable plan on acquiring and owning a new home. For those in a home, the city will provide assistance to single and two-family households (of which one must be the owner-occupant) to modernize and/or repair the unit(s). This includes a lead risk assessment and stabilization/control program to enable rehabilitation work while meeting safe lead requirements.</p> <p>The city will also partner with local agencies to perform minor housing repair program for seniors to enable them to stay in their current homes by modernizing their homes and increasing accessibility.</p> <p>On the rental side, HOME funds will be used to rehabilitate rental units for LMI households. In addition annual allocations for funding for fair housing education are planned.</p>

6	<b>Goal Name</b>	Promote Economic Growth
	<b>Goal Description</b>	The Binghamton Local Development Corp is a partner with the City through which HUD, as well as other source, funds are provided for the development of the local economy. This is done through low interest loans to local business to expand or develop through the City's revolving loan program. Assisted companies will be required to hire or retain mostly low/moderate income individuals or persons from areas of very high poverty. In addition, the BLDC will provide marketing and strategy assistance, including loan counseling, for local businesses that utilize the CDBG revolving loan funds.
7	<b>Goal Name</b>	Provide Needed Services
	<b>Goal Description</b>	This will include service activities that target eligible groups such as the City's low income residents or the increasing senior population. Activities will also target income eligible youth for out-of-school activities, recreational programs, and additional educational opportunities. In addition, this will include programs or activities performed at existing or de facto community centers in eligible target areas or that focus on eligible populations.
8	<b>Goal Name</b>	Reduce Homelessness
	<b>Goal Description</b>	The city will utilize ESG funds for the operation or capital improvement of homeless or transitional shelters. In addition, there exists a potential future demand for additional beds targeting teen emergency, victims of sexual crime and/or trafficking, as well as "gap" children too young to be in adult housing and too old to be with family housing or child services. Finally, the city will provide funds for the assistance of households on the verge of homeless in order to prevent homelessness as well as provide funds for rapid re-housing expenses to enable individuals and families to transition from a homeless situation into a residential environment.
9	<b>Goal Name</b>	Reduce Slums and Blight
	<b>Goal Description</b>	The expansion of blighted regions can have many causes. The city is awash in empty buildings, both residential and commercial. The city will demolish and site clear vacant/abandoned buildings to reduce blight, improve property values, decrease crime, and improve public safety. Properties may be developed in the future for local recreational purposes or turned over to eligible neighbors for personal greenspace. Code enforcement activities will be supported for the purposes of reducing blight. Such activities will seek to improve the public safety and improve the quality of the existing housing stock, especially for rental units.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**



**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

**Activities to Increase Resident Involvements**

**Is the public housing agency designated as troubled under 24 CFR part 902?**

**Plan to remove the ‘troubled’ designation**

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Asbestos and Lead Regulations - Homeowners/contractors who require a permit to conduct repairs on residential units will have to certify compliance with state asbestos regulations and the EPA lead regulations. In order to obtain a building permit for residential improvements, New York State requires homeowners/contractors to obtain a report prepared by a firm certified to conduct asbestos sampling which documents whether asbestos is present in the materials that will be disturbed. If asbestos is found to be present, an air quality monitoring firm must be hired during the removal of the asbestos. The State allows owner occupants of single- and two-family homes to either remove the asbestos materials themselves or hire a contractor. This is a significant additional expense which may cause many homeowners to defer or neglect essential home repairs. The EPA requires all contractors working on homes, schools or day care centers built pre-1978 to be EPA lead-safe certified. Contractors may face fines of tens of thousands of dollars for failing to comply with these new requirements. Compliance, therefore, will likely increase a contractor's operating cost (training, new equipment/materials, proper record maintenance, etc), and these costs will almost certainly be passed on to the client/homeowner.

Floodplain Development- The Federal Emergency Management Association (FEMA) has proposed changes to Binghamton's floodplain map that will have significant impacts for maintaining and developing affordable housing in Binghamton. Unfortunately, the flooding of 2011 proved that these maps were not just a theory. The City bought out and is expecting to purchase dozens of flood damaged homes in the near future. Restrictions around the use of federal funds in 100- year floodplains will impact investment levels in areas with many distressed properties, such as Binghamton's First Ward, Eastside, and Downtown neighborhoods. Furthermore, the financial impacts to all homeowners carrying a federally-backed mortgage are significant. This new annual expense will add serious cost-burden to many low/moderate income homeowners. Additionally, many landlords with rental units newly impacted by the modernized flood maps will likely pass along the added expense to renters, adding a significant cost-burden to low/moderate income renters.

Residential Utility Expenses - The cost of utility payments provides a significant cost burden to many homeowners. This can be largely attributed to the age of Binghamton's housing stock for which 70% of the homes were built prior to 1960. Many of these homes lack insulation and thus the rising cost in gas prices and the amount of energy needed to heat these homes results in households using higher portions of household income towards utility expenses. Both NYSEG and NYSEDA offer programs to property owners to improve the efficiency of their housing units, but many require matching funds that owners may not be able to afford.

Finally, the high tax burden for the City (and the area in general) acts as a deterrent to new homeowners, especially those at the lower end of the economic scale, who, although able to potentially purchase a home with assistance, may not be able to keep up with the taxes.

## **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City provides a Lead Assessment program as part of its home rehab program. Discussions regarding implementation of a Community Rating System (CRS) program have begun in order to potentially save property owners on Flood Insurance. The home rehab program can be used to improve energy efficiency and thus reduce utility bills. Finally, not mentioned above but still relevant, high property taxes act as a deterrent to affordability. The City has reduced budgets of all departments in recent years, but cuts from State and Federal sources make this more difficult to maintain needed services. Residents are also burdened by high school taxes which the municipality has no control over.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Only a few agencies in the area provide outreach services to are homeless. ESG funds will be allocated to an Emergency Shelter and/or Street Outreach line to provide any agency that wishes to submit an application for outreach to receive funding for said outreach.

### **Addressing the emergency and transitional housing needs of homeless persons**

ESG funds will be distributed via an RFP/application process. The local Continuum of Care will be utilized for technical assistance and notified when the RFP is released. Certain funds will be earmarked for Emergency Shelter and/or Street Outreach activities.

Transitional housing is ineligible under ESG regulations, however Catholic Charities continues to provide youth transitional housing due to previous commitments. The need for transitional housing was brought up at meetings, and the City may provide capital improvements or service funding through the RFP process to agencies providing this service.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Once again, all ESG funding goes through the Continuum of care for recommendations on homeless spending and through an RFP process. This includes any CDBG funding targeting homelessness. Funding every year is portioned into a pool that allows for homeless prevention and/or rapid rehousing to place individuals an families into housing and keep them there. Limits on funding limit the numbers of households that can be assisted.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Again, the Continuum of Care is a voice regarding needs of this group. Outreach to discharging institution happens at the CoC level. Individuals being discharged may qualify for either homeless prevention or rapid rehousing funds depending on the situation of the institutionalization (pre/post-

institutional situation and time). The major groups in the area this would pertain to would be those in judicial system or those in treatment centers (or in both).

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City sets aside CDBG funds to identify and abate lead safety hazards in homes that will be rehabilitated through the Owner Occupied Home Rehab Program. In addition, the City supports the County Department of Health in its lead abatement program for qualified rental units.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Since the vast majority of homes in the city were built prior to 1980, all lead reduction service are necessary and need to be utilized.

### **How are the actions listed above integrated into housing policies and procedures?**

For the City's program, Lead Abatement is done prior to start of work on each home and at the end to ensure lead exposure is minimized. The County's program has been done in tandem with the City's rehab program to leverage additional funds for safety rehabs for older units with children.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Per HUD regulations, the majority of funds will be spent on programs and activities targeting low to moderate income households. Specific poverty reduction strategies are interwoven amongst related overlapping activities that seek to reduce the causes of poverty.

First, by providing funds to ensure people have a stable housing situation, either by assisting homeowners in living within their homes, enhancing the ability for people to purchase new homes, or by providing homeless assistance to enable people to get into a tenable stable housing situation, that provides stability and a sense of home.

The City will also provide counseling and loans to local business that hire low income people in order to provide wages and economic growth for the community at large.

By improving infrastructure and public facilities, the City encourages business to move into or develop in the community by providing the necessary framework for business to operate as well as by providing an urban setting attractable to employees.

Finally, the various service activities will provide additional help, assistance, guidance, and recreation to help those who could not afford those services on their own, as well as the various youth and crime prevention activities whose purpose is to empower individuals to better themselves and contribute to the community.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

### **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

Entitlement funding from HUD has varied somewhat but remained relatively steadily over the past few years. Currently, the city receives approximately \$2.25 million in overall entitlement amongst the three programs: CDBG, HOME, and ESG. Decreases to funds also decreases capability of delivering improvements and programs to the city. In addition, regulatory oversight limits the usage of these funds as many resources must be spent to meet HUD and other federal requirements, New York State, and even Broome County and other local requirements.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,956,056	17,788	1,930,461	3,904,305	7,800,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	602,490	68,999	519,572	1,191,061	2,400,000	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	167,515	0	160,768	328,283	670,000	

Table 54 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The city has been exempted for several years from the HOME match. The City works with the Homeless Coalition to ensure its member's capacity to meet the matching 50% for ESG funds. In addition, the AHC grant from NY State helps stretch HOME dollars on home rehabs.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The only City owned property that would be influenced by the needs within this plan would be park improvements and the potential demolition of properties acquired by the City for removal of blight.

## **Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Facilities	2020	2024	Non-Housing Community Development	City of Binghamton	Better public facilities		
2	Improve Infrastructure	2020	2024	Non-Housing Community Development	City of Binghamton	Better streets and utilities		
3	Increase Accessibility	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	More accessibility for all residents		
4	Increase Health and Safety	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	Increased access to healthcare and safety needs		
5	Increase and Retain Quality Housing	2020	2024	Affordable Housing	City of Binghamton	Housing		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Promote Economic Growth	2020	2024	Non-Housing Community Development	City of Binghamton	Economic growth		
7	Provide Needed Services	2020	2024	Non-Homeless Special Needs	City of Binghamton	Necessary services		
8	Reduce Homelessness	2020	2024	Homeless	City of Binghamton	Reduce homelessness		
9	Reduce Slums and Blight	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	Reduce blight		

**Table 55 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Improve Public Facilities
	<b>Goal Description</b>	The City will also provide capital improvement funds for nonprofits that provide needed services to assist in rehabilitations of a publicly available facility. This category also includes park improvements and improvementa to city owned public facilities.
2	<b>Goal Name</b>	Improve Infrastructure
	<b>Goal Description</b>	This goal will be accomplished by providing funding to the Department of Public Works and the Parks Department for the replacement or modernization of public utilities. For the most part, these funds will be used to reconstruct streets where needed, or to provide for milling and paving of eligible areas.

3	<b>Goal Name</b>	Increase Accessibility
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Increase Health and Safety
	<b>Goal Description</b>	Money will go into crime prevention and security cameras to provide additional security in low income residential neighborhoods and parks. These funds may also go towards dealing with the COVID-19 epidemic as well as the opioid crisis.
5	<b>Goal Name</b>	Increase and Retain Quality Housing
	<b>Goal Description</b>	<p>This goal will be accomplished by funding the Binghamton Homeownership Academy through Metro Interfaith. In addition funding is being set aside to provide City seniors with minor to moderate repairs on their homes. The First Time Homebuyer program administered by the Housing department will provide funds to assist income eligible households with new homes in the city and the related HOME rehabilitation program will help repair and rehabilitate owner occupied housing units. A portion of funding for both the First Time Homebuyer and Rehab programs will come from CDBG and HOME Program Income respectively.</p> <p>This goal will also be addressed by providing funds to ensure renters and landlords understand fair housing laws and by providing CHDOs funds to build affordable low income rental units.</p>
6	<b>Goal Name</b>	Promote Economic Growth
	<b>Goal Description</b>	This goal will be accomplished by providing funding to the Binghamton Local Development Corporation to provide low interest loans to small business with the requirement that they create jobs for low income people. The BLDC will also provide marketing and technical assistance for businesses within the community in accordance with HUD regulations.
7	<b>Goal Name</b>	Provide Needed Services
	<b>Goal Description</b>	This goal will be accomplished by providing funds for various non-profits to provide services that affect special needs populations, including, but not limited to, lower income youth, seniors, and the disabled.

<b>8</b>	<b>Goal Name</b>	Reduce Homelessness
	<b>Goal Description</b>	ESG funds will go towards assisting the running and potential expansion of homeless shelters and services in the area. Funds will also be used to provide homeless prevention services for those at risk of homelessness and for providing funds to enable the homeless to transition from shelter to their own housing. Finally, a portion of funds will be used to provide HMIS services. Through HUD's emphasis on Housing First, this goal may go hand-in-hand with other goals by putting people into new homes or through the creation of new quality rental units.
<b>9</b>	<b>Goal Name</b>	Reduce Slums and Blight
	<b>Goal Description</b>	This goal will be accomplished by providing funding to the Code Enforcement Department to inspect and enforce building codes in lower income and blighted areas. Demolition activities will decrease the number of vacant and dangerous building in the City.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City will release RFPs in the fall for both the public services goals and the homeless goals for the upcoming city fiscal year (January 1st to December 31st). This will allow agencies in the community to submit their plans on utilizing entitlement money. For ESG funds, the Homeless Coalition is utilized as a source for creation of the homeless specific RFP and the selection of awarded agencies. Although many of the agencies who submit ESG activities are part of the Homeless Coalition, the overall group's input is utilized to ensure that there are no conflicts of interest. All submitted activities are evaluated by the Community Development Advisory Council, along with public feedback, and then recommendations are submitted to the Mayor's Office and the City Council prior to final approval.

Certain activities, due to unique capabilities and/or past working relationships such as with Metro Interfaith and First Ward Action Council, are directly assigned to agencies.

#### Projects

#	Project Name
1	FY45 CDBG/ Administration
2	FY45 CDBG/ Economic Development
3	FY45 CDBG/Code Enforcement
4	FY45 CDBG/Housing
5	FY45 CDBG/Public Infrastructure
6	FY45 CDBG/Human Services
7	FY45 CDBG/Demolition
8	FY45 HOME/Administration
9	FY45 HOME/Rehabilitation
10	FY45 HOME/CHDO Set-aside
12	FY45 ESG/City of Binghamton

**Table 56 – Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

No priorities, although Housing and Public Services are both key types of activities that continually get funded with annual needs requested of them.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	FY45 CDBG/ Administration
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Salaries and contractual services for administering the CDBG program.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Administration and Planning will have no goals nor any clients
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Salary and benefit for HUD and Housing Department staff, including overtime, stipend for CDAC members, reimbursement for related contractual, legal, and financial activities. Salaries for City Planning Department Staff including the Director and Assistant Director in their creation and follow through with City plans. Current plans being implemented include, but are not limited to, the Zombie Property Plan and Waterfront Revitalization Plans. Will also include GIS service agreements with Broome County for mapping services related to the Action Plan and City planning. Will also cover any needed studies for the future.
2	<b>Project Name</b>	FY45 CDBG/ Economic Development
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Economic activities related to the Binghamton Local Development Corporation.
	<b>Target Date</b>	8/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	BLDC estimates it will provide loans to encourage at least 10 new or retained jobs in the City of Binghamton. In addition, they are expected to provide at least thirty businesses with economic and businesses assistance.
	<b>Location Description</b>	City wide activity.
	<b>Planned Activities</b>	Funds are used to pay for a portion of BLDC staff. The BLDC does two key things related to CDBG: 1) they administer CDBG loans to eligible private businesses to encourage LMI employment or retention, and 2) They assist local businesses with marketing and economic development assistance.
<b>3</b>	<b>Project Name</b>	FY45 CDBG/Code Enforcement
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Increase and Retain Quality Housing Reduce Slums and Blight
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Code Enforcement Activities
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Code estimates 1500 unique household complaints will be acted upon.
	<b>Location Description</b>	City wide
<b>4</b>	<b>Planned Activities</b>	Salaries for Code Inspectors and Officers.
	<b>Project Name</b>	FY45 CDBG/Housing
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Increase and Retain Quality Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	:
	<b>Description</b>	Housing Project Administration, First Time Homebuyer Assistance, and Senior Home Repair Assistance.
	<b>Target Date</b>	8/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Fair Housing Education program is expected to reach 250 individuals. Over one hundred families are expected to be helped, most of which are senior, all of which are LMI.
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	The City will also continue to fund a Fair Housing educational outreach program to inform landlords and renters of their rights and responsibilities. Activities include funding for Housing Staff salaries. Other activities include direct financial assistance for LMI households to purchase new homes in the City. In addition, funds are being set aside for the local Senior Home Repair programs which assist LMI elderly homeowners with minor repairs to their homes
<b>5</b>	<b>Project Name</b>	FY45 CDBG/Public Infrastructure
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Improve Public Facilities Improve Infrastructure Increase Accessibility
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Improvements to Public Facilities
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Improvements will be across the City, so the entire City is estimated to benefit from this activity.
	<b>Location Description</b>	City wide. However, all improvements must be in areas that are predominately LMI residential in nature, or for which the presumed users of the facilities are likely mostly LMI.
	<b>Planned Activities</b>	Most of these funds will be used to improve eligible City parks and public facilities such as senior center and neighborhood centers. Additionally, money is being set aside to replace or install security cameras in eligible residential areas. Some funds are being set aside for public and nonprofit capital improvements.
<b>6</b>	<b>Project Name</b>	FY45 CDBG/Human Services

	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Increase Accessibility Increase Health and Safety Provide Needed Services Reduce Homelessness
	<b>Needs Addressed</b>	More accessibility for all residents Increased access to healthcare and safety needs Necessary services Reduce homelessness
	<b>Funding</b>	:
	<b>Description</b>	Public Services for LMI Households or Individuals
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 20,000 people are expected to be affected in some manner by the wide variety of programs offered.
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	This activity will address a myriad of needs. Direct funding to youth service provides such as the Boys & Girls Club will help Binghamton youth. Over \$125,000 is being allocated for nonprofit agencies to apply to fund programs affecting LMI City residents.
7	<b>Project Name</b>	FY45 CDBG/Demolition
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Reduce Slums and Blight
	<b>Needs Addressed</b>	Reduce blight
	<b>Funding</b>	:
	<b>Description</b>	Demolitions to address Blight
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Vacant units should be targeted so nearby families would directly benefit. The number of households impacted would be based on the specific location of the demolition.
	<b>Location Description</b>	City wide

	<b>Planned Activities</b>	This funding will allow for blighted and unsafe buildings to be demolished. Future uses of these properties are unknown, but may be sold to neighbors to redevelop or use as green space.
<b>8</b>	<b>Project Name</b>	FY45 HOME/Administration
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Increase and Retain Quality Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	:
	<b>Description</b>	Administration of Housing Programs
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Admin activities
	<b>Location Description</b>	City wide
<b>9</b>	<b>Planned Activities</b>	Salaries for City staff to administer Housing program
	<b>Project Name</b>	FY45 HOME/Rehabilitation
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Increase and Retain Quality Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	:
	<b>Description</b>	Homeowner Rehab
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Numbers are unknown, but each renovation costs approximately \$50,000 per household due to the condition of the housing stock. The rehab program is used by a wide swathe of the community, from younger to older, from single individuals to households with children.
<b>10</b>	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Renovations of homes to be brought up to Code and to due minor aesthetic improvements. Oftentimes, improvements include roofing, windows, doors, electricity, and plumbing.
<b>10</b>	<b>Project Name</b>	FY45 HOME/CHDO Set-aside

	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase and Retain Quality Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	:
	<b>Description</b>	CHDO Projects
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Each CHDO project often will cover approximately 5 low income families or individuals.
	<b>Location Description</b>	City wide, however, next year's CHDO projects will likely concern OFB's rehabilitation of the multi-unit building on 39 Munsell Street
	<b>Planned Activities</b>	Rehab or new construction of rental units.
<b>11</b>	<b>Project Name</b>	FY45 ESG/City of Binghamton
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Reduce Homelessness
	<b>Needs Addressed</b>	Reduce homelessness
	<b>Funding</b>	:
	<b>Description</b>	Homeless Assistance Activities
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeless families as well as individual will be directly impacted. The most recent APR showed 270 families receiving assistance last year, and that number is expected to remain or increase depending on the economic impact from COVID.
	<b>Location Description</b>	City wide for outreach. Currently, there are three shelters that receiving ESG assistance: The YWCA at 80 Hawley Street, the Volunteers of America shelter at 320 Chenango Street, and the Catholic Charities Teen Transitional Living Program administered out of 232 Main Street.
	<b>Planned Activities</b>	Street Outreach and Shelter assistance limited by cap.

## **AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The City wishes to maintain a comprehensive, city-wide plan instead of targeting specific locations. All activities must meet LMI eligibility requirements where required by HUD

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Binghamton	100

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

No priorities and city wide

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City does not run a public housing or Section 8 program. Those are done through the Binghamton Housing Authority, an independent agency. The City also does not use HOME funds for Tenant Based Rental Assistance (TBRA). HOME funds can provide assistance to agencies such as CHDOs to provide affordable decent rental units. The ESG program provides services to prevent those in danger of homelessness to remain in their units via rental assistance and to also provide funds for those who are homeless to lease a new rental unit.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

**Table 59 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The overall goal of the PHA is to provide as much high-quality necessary public housing in excellent condition as it can.

### **Actions planned during the next year to address the needs to public housing**

The PHA plans on increasing the quality of its units, reduce vacancies, expand its voucher landlord base, find additional funding, and to improve the safety of its residents.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The PHA plans to promote employment amongst its residents when possible. It also plans on seeking services that will allow the elderly or disabled more independence. As sources of funding become available, the City will outreach to PHA staff and its residents to involve them, along with other affected neighbors, to renovate the area in a way that meets the resident's needs and wishes.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The PHA is not designated as "troubled".

### **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City will release an RFP in the fall seeking applications from homeless service providers. These funds will be split along Emergency Shelter/Street Outreach and Rapid Re-housing/Homeless Prevention services in order to meet HUD cap requirements. The local Continuum of Care will be notified when the RFPs are released and will be involved with the selection and award of ESG funds.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City provides funding to the YWCA to provide street outreach services for literally homeless people to connect with service providers.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City provides funding to the YWCA and VOA to provide emergency shelter assistance. Another program is the TTLP program run by Catholic Charities which is transitional housing targeting at-risk youth.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Although the City does provide a pool of funds for rapid rehousing the previous year, no provider came forward to seek funding. The only rapid rehousing program remaining in the area is from Opportunities of Broome through the NOFA grant

#### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,**

**employment, education, or youth needs**

Family Enrichment Network is provided funds to run its homeless prevention program. This includes case management to reduce the chance that households assisted will need further assistance for services in the future.

**Discussion**

The City is not a recipient of HOPWA funds.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Most public policies that have an effect on the affordability of housing have little to do with City policies. CDBG, HOME, and ESG funds are used and do directly affect people's affordability of housing by providing assistance for housing rehabilitation or through providing assistance to those at risk of homelessness by providing temporary rental assistance. Beyond essentially providing funds that residents would not be able to afford on their own that may affect affordability, much of the rest is in the hands of state and federal limitations and regulations that add extra overhead costs to private and public projects.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Tax policies that make it difficult to afford homes are somewhat reduced by using HUD and other grant funds to offset the required taxes to run the city where possible. For example, school taxes are outside the purview of the City as a municipality, and little can be done for those other than to funnel funds into youth programs that may offset school taxes.

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

The City will provide funds to "human service" programs run through local non-profits. The City will encourage non-profits to apply for funding and will judge applicants based on the program's impacts for the underserved.

#### **Actions planned to foster and maintain affordable housing**

The City will continue to fund the administration of the First Time Homebuyer program and fully fund the owner occupied rehabilitation programs. The HOME CHDO set aside will address rental unit rehabilitation. The City will also continue to fund programs through area non-profits to provide the homeownership academy and senior housing rehabilitation programs. All of these will help to maintain and improve affordable housing in the area.

#### **Actions planned to reduce lead-based paint hazards**

The City will work with Broome County Health Department to help address lead issues through other HUD grants.

#### **Actions planned to reduce the number of poverty-level families**

The City will continue to fund economic development activities to decrease the unemployment rate.

#### **Actions planned to develop institutional structure**

City representatives will monitor all agencies receiving CDBG, ESG, and HOME funding during the year to ensure that all activities meet HUD requirements on reporting and financial responsibility.

#### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City is working on a Language Assistance Plan (LAP) that will bring together non-profit service agencies and municipal agencies to develop a communication access plan for all City-run and City funded programs. Understanding that there is a close connection between fair housing issues and communication issues, the City is encouraging agencies that can bridge the gap between cultural and economic groups and provide outreach and education programs that are identified through the LAP and Fair Housing Study as needed to submit applications for CDBG funding. Programs such as fair housing

education courses for tenant and landlords, English classes, and translation and communication services, may all be potentially viable under the human service program funding as identified in the plan.

**Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	17,788
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>17,788</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	81.94%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City receives New York State Affordable Housing Corporation funds to help shore up its home rehab program.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME funds will not be used for home purchase activities, only for rehab.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

HOME funds will not be used for home purchase activities, only for rehab.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

CHDOs perform multi-family rental unit rehabilitation. Liens and restrictive covenants are placed on the properties to ensure that HUD regulations are followed in regard to rental costs and LMI requirements.

**Emergency Solutions Grant (ESG)**  
**Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Please see attached Emergency Solutions Grants Program Written Standards. This should be updated along with the local CoC's Written Standards.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Coordinated Entry System has been implemented and is in use. Individuals with questions about homelessness are directed to the 211 system which directs individuals to dedicated Coordinated Entry agents. These agents ask pertinent questions and begin the individual entrance into the HMIS system. The CES group coordinates with the local agencies to determine the best fit

for individuals experiencing or potentially experiencing homeless.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

RFPs will be released in the Fall. Eligible homeless agencies will be required to submit applications indicating the need for funding and their ability to meet the matching requirement. Awards will be based on project utilization, performance, and monitoring data as represented by recommendations received from the local Continuum of Care.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City pays a license for and utilizes the HMIS system run by Fairview Recovery Services, the lead agency for ShelterNet. In addition, there is a City representative that acts as a voting party at monthly Continuum of Care meetings and sits on the CoC financial and information subcommittees.

5. Describe performance standards for evaluating ESG.

The update to the Written Standards includes new performance measurements that will be implemented soon. The City strives for a 100% reduction in homelessness and was one of the first to respond to the national call for the elimination of homeless veterans.

## Attachments

## Grantee Unique Appendices

### Draft 2020 to 2024 Consolidated Plan and Fiscal Year 46 Annual Action Plan

46 <sup>th</sup> Year CDBG Formula Estimated Allocation: \$1,956,056.40	
CDBG Administration	\$219,929.96
Fair Housing Education	\$5,000
Planning and Design	\$31,364.63
Economic Development	\$170,000
Housing Services and Delivery	\$46,594.03
Code Enforcement	\$248,277.94
Street Improvements	\$214,000
Parks Improvements	\$180,000
Home Purchase Assistance	\$190,000
Security Cameras	\$30,000
Park Security Improvements	\$15,000
Traffic Safety Improvements	\$10,000
Senior Housing Small Repairs	\$85,000
Demolitions	\$96,889.84
Capital Improvements	\$40,000
Non-Profit Facility Capital Improvements	\$65,000
Binghamton Homeownership Academy	\$16,000
Human Services	\$141,000
Police Overtime	\$7,000
Park Rangers	\$30,000
Youth After-Hours	\$50,000
Youth Programming	\$15,000
Opioid Addiction Recovery	\$45,000
46 <sup>th</sup> Year ESG Formula Estimated Allocation: \$167,515	
Emergency Shelter/Street Outreach	\$94,128.40
Rapid Re-Housing/Homeless Prevention	\$62,752.26
City HMIS User Fee	\$1,720
Program Administration	\$8,914.34
46 <sup>th</sup> Year HOME Formula Estimated Allocation: \$602,490.63	
Housing Rehabilitation	\$325,000
Community Housing Development Organization	\$217,241.57
Program Administration	\$60,249.06





## Appendixx - Alternate/Local Data Sources

1	<b>Data Source Name</b> Binghamton Neighborhood Project Citywide Survey
	<b>List the name of the organization or individual who originated the data set.</b> The Binghamton Neighborhood Project, under the tutelage of Binghamton University administered the survey.
	<b>Provide a brief summary of the data set.</b> The responses varied by neighborhood, but in general, people's homes and local amenities such as parks were praised, but economic conditions (other than affordability) and blight of the city were top concerns with most people.
	<b>What was the purpose for developing this data set?</b> To better understand how neighborhoods work and come up with ways to improve the city
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2013
	<b>Briefly describe the methodology for the data collection.</b> The survey was available both online and was taken door-to-door.
	<b>Describe the total population from which the sample was taken.</b> The total population of the city is approximately 47,000.
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> 454 residents responded to the survey representing nearly 1% of the total city population across the city. People aged 26 to 39 made up a third of respondents with those aged 40-59 the next highest at 27%. The lowest responding age group were those aged 80+ who only made up 2% of the responses.